

Information to identify the case:

Debtor 1	Gregory Lee West	Social Security number or ITIN xxx-xx-6408
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Naomi Ruth West	Social Security number or ITIN xxx-xx-0519
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	Northern District of Illinois	Date case filed for chapter 13 7/25/16
Case number: 16-23845		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Gregory Lee West	Naomi Ruth West
2. All other names used in the last 8 years	aka Gregory L West	aka Naomi R West
3. Address	24325 S. Forestview Ct. Crete, IL 60417	24325 S. Forestview Ct. Crete, IL 60417
4. Debtor's attorney Name and address	Joseph S Davidson Sulaiman Law Group, Ltd. 900 Jorie Boulevard Suite 150 Oak Brook, IL 60523	Contact phone (630) 575-8181 x116 Email: jdavidson@sulaimanlaw.com
5. Bankruptcy trustee Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 7/26/16

For more information, see page 2

7. Meeting of creditors	August 24, 2016 at 10:30 AM	Location: Joliet City Hall, 150 W Jefferson Street, 2nd Floor, Joliet, IL 60432
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
	Debtors must bring a picture ID and proof of their Social Security Number.	
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 10/24/16 Filing deadline: 11/22/16 Filing deadline: 1/23/17
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held on: 9/16/16 at 10:30 AM , Location: Joliet City Hall, 150 W Jefferson Street, 2nd Floor, Joliet, IL 60432 The Disclosure of Compensation has been filed and the debtor's attorney is requesting fees of \$ 4000.00 If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

In re:
Gregory Lee West
Naomi Ruth West
Debtors

Case No. 16-23845-BWB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: mmiller
Form ID: 309I

Page 1 of 2
Total Noticed: 24

Date Rcvd: Jul 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2016.

db/jdb +Gregory Lee West, Naomi Ruth West, 24325 S. Forestview Ct., Crete, IL 60417-1851
tr +Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
24742450 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
24742451 +Citibank, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
24742452 +Citibank, Citicorp Credit/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
24742453 +Dept Of Edu/osla Servi, 525 Central Park Dr. Ste, Oklahoma City, OK 73105-1723
24742454 Equifax Information Services, LLC, 1550 Peachtree St. NW, Atlanta, GA 30309
24742455 +Equifax Information Services, LLC, Po Box 740241, Atlanta, GA 30374-0241
24742457 +Experian Information Solutions, Inc., Po Box 4500, Allen, TX 75013-1311
24742456 +Experian Information Solutions, Inc., 475 Anton Blvd., Costa Mesa, CA 92626-7037
24742459 +Franciscan Alliance, Po Box 660383, Indianapolis, IN 46266-0383
24742460 +Harris & Harris, 111 W. Jackson Blvd., Suite 400, Chicago, IL 60604-4135
24742462 +Jpm Chase, Po Box 24696, Columbus, OH 43224-0696
24742463 +Mohela/Dept of Ed, 633 Spirit Dr., Chesterfield, MO 63005-1243
24742467 +State of Illinois: Department of Revenue, PO Box 19006, Springfield, IL 62794-9006
24742469 +TransUnion LLC, Po Box 2000, Chester, PA 19022-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: jdavidson@sulaimanlaw.com Jul 27 2016 02:21:21 Joseph S Davidson,
Sulaiman Law Group, Ltd., 900 Jorie Boulevard, Suite 150, Oak Brook, IL 60523

ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Jul 27 2016 02:22:43 Patrick S Layng,
Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,
Chicago, IL 60604-2027

24742449 +EDI: AMEREXPR.COM Jul 27 2016 01:43:00 Amex, Correspondence, Po Box 981540,
El Paso, TX 79998-1540

24742458 EDI: FORD.COM Jul 27 2016 01:43:00 Ford Motor Credit, Po Box 62180,
Colorado Springs, CO 80962

24742461 EDI: IRS.COM Jul 27 2016 01:43:00 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 21126, Philadelphia, PA 19114-0326

24742464 +EDI: NAVIENTFKASMSERV.COM Jul 27 2016 01:43:00 Navient, Attn: Claims Dept., Po Box 9500,
Wilkes-Barr, PA 18773-9500

24742466 +E-mail/Text: bankruptcies@orangelake.com Jul 27 2016 02:21:37 Orange Lake Country Cl,
Attn: Bankruptcy, 8505 W. Irlo Bronson Memorial Hwy., Kissimmee, FL 34747-8201

24742468 +EDI: RMSC.COM Jul 27 2016 01:43:00 Synchrony Bank/Amazon, Po Box 965064,
Orlando, FL 32896-5064

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

24742465* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2016 at the address(es) listed below:

Glenn B Stearns mcguckin_m@lisle13.com

Joseph S Davidson on behalf of Debtor 2 Naomi Ruth West jdavidson@sulaimanlaw.com,
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;sulaiman.igotnotices@g
mail.com;bkecf_sulaiman@bkexpress.info

District/off: 0752-1

User: mmiller
Form ID: 309I

Page 2 of 2
Total Noticed: 24

Date Rcvd: Jul 26, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Joseph S Davidson on behalf of Debtor 1 Gregory Lee West jdavidson@sulaimanlaw.com,
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;sulaiman.igotnotices@g
mail.com;bkecf_sulaiman@bkexpress.info
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4